

Certificate of Notice Page 1 of 6
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ehsan Ullah Khan
 Misbah Ehsan Khan
 Debtors

Case No. 19-10715-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db/jdb smg +Ehsan Ullah Khan, Misbah Ehsan Khan, 85 Sumerfield Drive, Mount Bethel, PA 18343-5365
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr +Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

smg +E-mail/Text: bnc@bass-associates.com Dec 07 2019 03:08:11 PATTI H. BASS, 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2019 03:09:27
 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 07 2019 03:09:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 03:02:53 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14268678 +E-mail/Text: bankruptcynotice@westlakefinancial.com Dec 07 2019 03:09:39
 Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847
 TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

J. ZAC CHRISTMAN on behalf of Joint Debtor Misbah Ehsan Khan zac@fisherchristman.com, office@fisherchristman.com
 J. ZAC CHRISTMAN on behalf of Debtor Ehsan Ullah Khan zac@fisherchristman.com, office@fisherchristman.com
 JASON BRETT SCHWARTZ on behalf of Creditor Westlake Financial Services jschwartz@mesterschwartz.com
 REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13
EHSAN ULLAH KHAN a/k/a : Case No. 19-10715-ELF
EHSAN KHAN a/k/a : Consent Order Settling
EHSAN U. KHAN and : Westlake Financial Services's
MISBAH EHSAN KHAN a/k/a : Motion For Relief From The Automatic
MISBAH KHAN a/k/a : Stay Pursuant To 11 U.S.C. § 362
MISBAH E. KHAN, :
Debtors

AND NOW, this day of , 2019, this matter having come before this Court upon application of *Westlake Financial Services* (hereinafter referred to as "*Westlake*"), a secured creditor of the above-named Debtors, by its counsel, for relief from the automatic stay pursuant to 11 U.S.C. § 362;

AND it appearing that Debtors, *Ehsan Ullah Khan and Misbah Ehsan Khan*, through Debtors' attorney, *J. Zac Christman, Esquire*, have reached an agreement with regard to said Motion for Relief regarding a 2007 CHRYSLER Pacifica-V6 Wagon 4D Touring AWD, V.I.N. 2A8GF68X37R290227 (the "Vehicle"), as per the terms contained in this Order;

AND, it appearing that Debtors are indebted to *Westlake* on a loan which enabled Debtors to purchase said Vehicle, which loan terms are set forth in a Retail Installment Contract (the "Contract"); and

It appearing that *Westlake* is the holder of a secured claim against the Debtors and;

It appearing that the Debtors are in arrears post-petition in the amount of **\$1,416.52** (\$1,110.52 in missed payment, plus \$306.00 in attorney's fees and costs) as of November 12, 2019;

It appearing that the Debtors and *Westlake* have reached an agreement to cure post-petition arrears and attorney's fees and costs, the Debtor agrees to pay **\$472.18** of the current arrears monthly beginning November 27, 2019 for the next **three (3)** months (with payments due on the **twenty-seventh** of each month) until the loan is paid in full, wherefore,

It is hereby **ORDERED** and **DECREED** that if Debtors shall fail to make the regular monthly payment (or any portion thereof) or fail to make payment toward the curing of the arrears as set forth above and Debtors fail to cure said default within ten (10) days after notice by *Westlake* (or its counsel) of said default, counsel for *Westlake* may file a Certification of Default with the Court setting forth Debtors' default and *Westlake* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and *Westlake* is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law. The Debtors shall be allowed to default and cure such default under this Consent Order one (1) time. Should Debtors default a second (2nd) time, notice of the default will be served, but the Debtors will not be granted an opportunity to cure the default and counsel for *Westlake* may file a Certification of Default with the Court setting forth Debtors' default and *Westlake* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362).

It is **FURTHER ORDERED** and **DECREED** that in the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payment in accordance with this paragraph then *Westlake*, through Counsel, may file a certification setting forth said failure and *Westlake* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and *Westlake* is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

The failure by *Westlake*, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of *Westlake's* rights hereunder.

This Order is a supplement and in addition to the Contract and not in lieu thereof.

Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

It is further Ordered that the fourteen (14) day stay provided by Rule 4001(a)(3) is hereby waived.

Date: 12/6/19

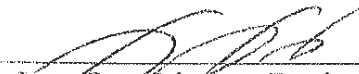


Eric L. Frank
U.S. BANKRUPTCY JUDGE

Post-Petition Arrears:	\$1,110.52
Counsel Fees:	\$ 306.00
Total:	\$1,416.52

Westlake Financial Services
By Counsel: Mester & Schwartz, P.C.

By:



Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1333 Race Street
Philadelphia, PA 19107
(267) 909-9036

DATED:

12/13/19

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

Debtors: Ehsan Ullah Khan and Misbah Ehsan Khan
By Counsel for Debtors: J. Zac Christman, Esquire

By:



J. Zac Christman, Esquire
Fisher Christman
530 Main Street
Stroudsburg, PA 18360
(570) 234-3960

DATED: December 2, 2019

Chapter 13 Trustee

/s/ Polly A. Langdon

Scott F. Waterman
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606
(610) 779-1313

Dated: 12/4/2019

Please send copies to:

Ehsan Ullah Khan
Misbah Ehsan Khan
85 Sumerfield Drive
Mount Bethel, PA 18343

J. Zac Christman, Esq.
Fisher Christman
530 Main Street
Stroudsburg, PA 18360

Scott F. Waterman
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

Office of U.S. Trustee
200 Chestnut Street, Suite 502
Philadelphia, PA 19106

Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1333 Race Street
Philadelphia, PA 19107